COMBINED DECLARATION AND POWER OF ATTORNEY

As a below-named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below by my name;

I believe I am the original, first and sole inventor, if only one name is listed below, or an original, first and joint inventor if multiple names are listed below, of the subject matter which is claimed and for which a patent is sought on the invention entitled:

SYSTEM AND METHOD FOR THIRD-PARTY PAYMENT PROCESSING

for which a patent application: is attached hereto.				
	ted States on July 10, 2001 adment(s) filed on	as Application No. <u>to be determin</u> (if applicable).	<u>ned;</u>	
hereby state that I have reviewed hamended by any amendment refe		ts of the application identified ab	pove, including the	claims, as
Office, which includes a duty this section. The duty to dis	egulations, §1.56, which stat th the filing and prosecution of a pat to disclose to the Office all informat sclose all information known to be m	es in relevant part: ent application has a duty of candor and a tion known to that individual to be material to patentability is deemed to be sa	good faith in dealing wi al to patentability as de tisfied if all information	th the fined in
to be material to patentability	ot any claim issued in a patent was o	Aled by the Office of Sabinficed to the Of	1100.	
I hereby claim foreign priority be inventor's certificate as indicated this invention having a filing date	enefits under Title 35, United below and have also identified before that of the application	I States Code, §119(a)-(d), of an ied below any foreign application on which priority is claimed:	y foreign application for patent or inve	entor's certificate
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I hereby claim foreign priority be inventor's certificate as indicated this invention having a filing date EARLIEST FOREIGN A APPLICATION NUMBER I hereby claim the benefit under	enefits under Title 35, United below and have also identifie before that of the application PPLICATION(S), IF ANY, FII COUNTRY Title 35, United States Code	DATE OF FILING (Day, Month, Year) 1 States Code, §119(a)-(d), of any ied below any foreign application on which priority is claimed: 2 DATE OF FILING (Day, Month, Year) 2 DATE DATE OF ATE OF FILING (Day, Month, Year)	y foreign application for patent or invented in the patent or invented in the patent or invented in the patent of	ATION CLAIMED NO

I hereby claim the benefit under Title 35, United States Code, §120, of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, §112, I acknowledge the duty to disclose information that is material to patentability as defined in Title 37, Code of Federal Regulations, §1.56, which became available between the filing date of the prior application and the national or PCT international filing date of this application:

APPLICATION NUMBER	DATE OF FILING	STATUS		
AITEICATION NUMBER		PATENTED	PENDING	ABANDONED

Attorney Docket No. PAY00-004

I hereby appoint Daniel E. Vaughan (Reg. No. 42,199), A. Richard Park (Reg. No. 41,241), Hoyt Fleming (Reg. No. 41,752) and Edward Grundler, (Reg. No. 47,615) to prosecute this application and transact all business in the Patent and Trademark Office connected therewith, and to file, prosecute and transact all business in connection with international applications directed to said invention.

Address correspondence to:

Park, Vaughan & Fleming LLP 702 Marshall Street, Suite 310 Redwood City, CA 94063 22200

Direct telephone calls to: Daniel Vaughan (650) 474-1973

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Title 18, United States Code, §1001, and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

1 2	Name and Citizenship	David Sacks	United States			
	Residence Address	350 Curtner Avenue, # 17, Palo Alto, CA 94306				
	Postal Address (if different from Residence)	Same as Residence				
	Signature and Date			Date		
	Name and Citizenship					
2	Residence Address					
-	Postal Address (tf different from Residence)					
	Signature and Date			Date		
3	Name and Citizenship					
	Residence Address					
	Postal Address (1f different from Residence)					
	Signature and Date			Date		
4	Name and Citizenship					
	Residence Address					
	Postal Address (1f different from Residence)					
	Signature and Date			Date		
	Additional inventor name(s) and signature(s) attached?: YES \(\subseteq \text{NO} \)					